

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

**In Re: Lois Joyce Evans,**

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**Case No.: 20-20387-CMB**

**Reporting Period: October, 2020**

**Chapter 11**

**MONTHLY OPERATING REPORT**

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No.: 20-20387-CMB

October 2020

Reporting Period: \_\_\_\_\_

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)	✓	
	MOR-I (INDV)	✓	
Schedule of Cash Receipts and Disbursements -	(CONT)	✓	
Bank Reconciliation		✓	
Copies of bank statements		✓	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4	✓	
Debtor Questionnaire	MOR-5	✓	

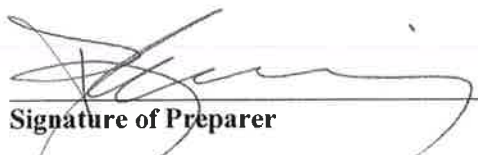
I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
\_\_\_\_\_  
Signature of Debtor

01/04/2021  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Signature of Preparer

1/4/2021  
\_\_\_\_\_  
Date

Peter E. Fleming, CPA  
\_\_\_\_\_  
Printed Name of Preparer

FORM MOR (INDV)  
(10/00)  
Unaudited, for Management  
Purposes Only

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: October 2020

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	18,290.56	
<b>RECEIPTS</b>		
Wages (Net)	8,093.72	103,974.10
Interest and Dividend Income	0.88	6.77
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		18,600.00
<b>Total Receipts</b>	<b>8,094.60</b>	<b>122,580.87</b>
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	5,000.00	26,000.00
Rental Payment(s)		
Other Secured Note Payments		
Utilities	4,147.82	14,880.01
Insurance	151.00	2,462.78
Auto Expense		712.26
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		5,215.00
Household Expenses	1,831.65	12,283.83
Charitable Contributions		700.00
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	208.99	2,235.61
Gifts		
Other (attach schedule)	6,539.11	51,613.83
<b>Total Ordinary Disbursements</b>	<b>17,878.57</b>	<b>116,103.32</b>
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	1,250.00	1,373.03
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>		
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>19,128.57</b>	<b>117,476.35</b>
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<b>(11,033.97)</b>	<b>5,104.52</b>
<b>Cash - End of Month (Must equal reconciled bank</b>	<b>7,256.59</b>	

FORM MOR-1 (INDV)

Unaudited, for Management  
Purposes Only

Evans, Lois Joyce

(9/99)  
Case No.: 20-20387-CMB

Reporting Period: October 2020

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
NY Life Insurance		10,200.00
Cash Deposit		8,400.00
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
Detail Included in General Ledger	6,539.11	51,613.83
<b>Other Reorganization Expenses</b>		

**FORM MOR-1 (INDV) (CON'T)**  
Unaudited, for Management  
Purposes Only

Evans, Lois Joyce

(9/99)

Case No.: 20-20387-CMB

Reporting Period: October 2020

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 941 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
<b>Total Federal Taxes</b>						
<b>State and Local</b>						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
<b>Total State and Local</b>						
<b>Total Taxes</b>						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
<b>Total Postpetition Debts</b>						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

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Unaudited, for Management  
Purposes Only

\*"Insider is defined in 11 U.S.C. Section 101(31)

**FORM MOR-4**  
(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: October 2020

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		<input checked="" type="checkbox"/>
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		<input checked="" type="checkbox"/>
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below		<input checked="" type="checkbox"/>
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		<input checked="" type="checkbox"/>

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Unaudited, for  
Management Purposes  
Only

**FORM MOR-5  
(9/99)**

Unaudited, for Management  
Purposes Only



Checking Account  
Statement

1-888-910-4100

Call Citizens' PhoneBank anytime for account information,  
current rates and answers to your questions.

1 OF 2

Beginning September 25, 2020  
through October 26, 2020

US002 BR934

LOIS JOYCE EVANS  
113 BURRY AVE  
BRADFORDWOODS PA 15015-1239

## Checking

### SUMMARY

#### Balance Calculation

Previous Balance	3,654.50
Checks	.00 -
Withdrawals & Debits	1,310.43 -
Deposits & Credits	.00 +
<b>Current Balance</b>	<b>2,344.07 =</b>

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.  
No deposit made.

Your next statement period will end on November 25, 2020.

LOIS JOYCE EVANS  
DIP CHAPTER 11  
BANKRUPTCY CASE 20 20387 CMB  
One Deposit Checking

Previous Balance  
3,654.50

### TRANSACTION DETAILS

#### Withdrawals & Debits

##### ATM/Purchases

Date	Amount	Description
09/25	175.09	1509 POS Debit - 990328 Costco Whse #0328 Cranberry Tpkpa
09/28	5.13	1509 Dbt Purchase - 1 Chick-Fil-A #03804wexford PA
10/05	36.32	1509 Dbt Purchase - 10 1 Laurie's Hallmark Cranberry Twppa
10/13	99.19	1509 Dbt Purchase - 759547 Alterations Expreswarrendale PA
10/13	326.71	1509 POS Debit - 001 Rite Aid Store - 7wexford PA
10/22	5.00	1509 POS Debit - 190075 Wwww.CVS.Com 888-607-42 87 IN

##### Other Withdrawals & Debits

Date	Amount	Description
10/15	650.00	Wilkeandassoc Web Pay 201014 Wilke
10/26	9.99	Monthly Maintenance Fee
10/26	3.00	Service Charge
		Statement Delivery

— Total Withdrawals & Debits  
1,310.43

= Current Balance  
2,344.07

#### Daily Balance

Date	Balance	Date	Balance	Date	Balance
09/25	3,479.41	10/13	3,012.06	10/22	2,357.06
09/28	3,474.28	10/15	2,362.06	10/26	2,344.07
10/05	3,437.96				

### NEWS FROM CITIZENS

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense)





1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Checking Account  
Statement

2 OF 2

Beginning September 25, 2020  
through October 26, 2020

*Checking continued from previous page*

**NEWS FROM CITIZENS (continued)**

could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.

LOIS JOYCE EVANS  
DIP CHAPTER 11  
BANKRUPTCY CASE 20 20387 CMB  
**One Deposit Checking**



L JOYCE EVANS  
113 BERRY AVE  
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:  
STATEMENT DATE: 09/22/20 THRU 10/21/20  
PINE TOWNSHIP OFFICE  
11974 PERRY HIGHWAY  
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	10,178.20	10,252.46	8,039.95	7,965.69	9,699.05	0.05%	0.40
EVERYTHING SV	2,505.31	0.00	500.48	3,005.79	2,621.97	0.22%	0.48

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
09/22	DIR VIVINT J203754038 VIVINT	74.19	10/06	POS CASH APP* MC 4153753176 CA	350.00
09/23	ONL TRANSFER DOLLAR BANK INTERNET TO	500.00	10/09	POS COLUMBIA GAS OF MC 8884604332 OH	80.28
09/23	ECK QUARTERLY FEE PAYMENT	975.00	10/09	ECK ARMSTRONG UTIL 8772775711	149.50
09/24	POS AMZN Mkt US*M44 MC Amzn.com/bill WA	72.59	10/11	ONL TRANSFER DOLLAR BANK INTERNET TO	500.00
09/25	POS SALLY BEAUTY #32 PIN CRANBERRY TWP PA	8.45	10/11	ONL TRANSFER DOLLAR BANK INTERNET TO	300.00
09/25	POS GIANT-EAG Cranbe PIN Cranberry PA	6.48	10/11	POS APPLE.COM/BILL MC 866-712-7753 CA	10.67
09/26	POS APPLE.COM/BILL MC 866-712-7753 CA	3.73	10/12	POS AMZN Mkt US*MK1 MC Amzn.com/bill WA	21.82
09/26	POS CVS/PHARMACY #02 MC 800-746-7287 PA	10.29	10/12	POS SP * CHARMING CH MC 8886752275 AZ	50.95
09/26	POS T-BONES PIN WEXFORD PA	22.86	10/12	POS Amazon.com*MKOJY MC Amzn.com/bill WA	5.29
09/27	POS CVS/PHARM 02449- PIN Wexford PA	5.30	10/13	POS AMZN Mkt US*MK7 MC Amzn.com/bill WA	101.75
09/27	POS APPLE.COM/BILL MC 1111111111 CA	3.73	10/13	POS cityry MC Dartford GB	92.97
09/28	POS APPLE.COM/BILL MC 866-712-7753 CA	48.10	10/14	POS APPLE.COM/BILL MC 866-712-7753 CA	0.99
09/28	POS IPHONE CITIZENSO MC BRIDGEPORT CT	64.50	10/14	POS cityry MC Dartford GB	64.98
09/28	POS MARKET DI 155 To PIN Wexford PA	62.27	10/15	DIR CAPGEMINI REG.SALARY	4,046.86+
09/28	DIR NEW YORK LIFE INS. PREM.	151.00	10/15	POS APPLE.COM/US MC 800-676-2775 CA	57.78
09/30	DIR CAPGEMINI REG.SALARY	3,992.69+	10/15	ONL TRANSFER DOLLAR BANK INTERNET TO 5	500.00
10/02	POS WILKE AND ASSOC MC 4122782200 PA	600.00	10/15	ECK FNC MORTGAGE 2 MORTGAGE	5,000.00
10/05	POS APPLE.COM/BILL MC 866-712-7753 CA	9.99	10/18	POS BP#953474436189 MC BETHEL PARK PA	49.32
10/05	POS APPLE.COM/BILL MC 866-712-7753 CA	16.01	10/19	POS APPLE.COM/BILL MC 866-712-7753 CA	3.20
10/05	ECK MACYS CITIAUTFDR AUTO PYMT	100.00	10/19	POS APPLE.COM/BILL MC 866-712-7753 CA	40.59



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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
10/19	POS APPLE.COM/BILL	10.69	10/21	DIR VIVINT J203754038	74.19
	MC 866-712-7753 CA			VIVINT	
10/21	POS LA STUDIO NAIL &	53.00	10/21	INT INTEREST CREDIT	0.40+
	MC PITTSBURGH PA				

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
10/15	ONL TRANSFER DOLLAR BANK INTERNET FROM	500.00+	10/21	INT INTEREST CREDIT	0.48+

2020 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	3.47+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	3.59+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	576.00
TOTAL RETURNED UNPAID ITEM FEES	.00	36.00

ACCOUNT BALANCES MAINTAINED DURING SEPTEMBER

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$8,160.38	\$9,334.58	\$2,004.86	\$2,271.66	\$11,606.24

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR SEPTEMBER

THERE ARE NO CHARGES FOR BANKING CARD USE IN SEPTEMBER

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	9	.00		
-MASTERCARD PURCHASES (MC)	31	.00		
THE TOTAL CHARGE:	40	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR SEPTEMBER.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.



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REFER A FRIEND AND YOU BOTH  
EARN CASH! DOLLAR.BANK/REFER



L JOYCE EVANS OR  
SAMUEL EVANS  
113 BERRY AVE  
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:  
STATEMENT DATE: 09/17/20 THRU 10/16/20  
PINE TOWNSHIP OFFICE  
11974 PERRY HIGHWAY  
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	27.56	820.57	1,000.00	206.99	152.65	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
09/23	ONL TRANSFER DOLLAR BANK INTERNET FROM	500.00+	10/08	POS VALENCIA SPORTS	10.00
09/23	POS MARKET DI 155 To PIN Wexford PA	151.96	10/08	MC VALENCIA PA	
09/24	POS GET GO #3 140 To PIN Wexford PA	20.01	10/08	MC 7-ELEVEN 36144	12.16
09/25	POS TARGET T-1259 PIN Cranberry Twp PA	89.20	10/11	MC WARRENDALE PA	
09/25	POS GIANT-EAG Cranbe PIN Cranberry PA	63.84	10/11	ONL TRANSFER DOLLAR BANK INTERNET FROM	500.00+
09/29	POS MARKET DI 155 To PIN Wexford PA	53.98	10/12	POS BP#9539099UNI MA	27.00
10/04	POS GET GO #3043 PIN Wexford PA	14.08	10/12	MC YOUNGSTOWN OH	
10/08	POS MARKET DI 155 To PIN Wexford PA	129.43	10/12	POS MARKET DI 155 To PIN Wexford PA	155.82
10/08	FEE POS OVERDRAFT FEE	36.00	10/12	POS MARKET DI 155 To PIN Wexford PA	20.36
			10/15	POS T-BONES	20.84
			10/15	MC WEXFORD PA	
			10/15	POS LOWE'S #653	15.89
			10/15	PIN CRANBERRY TWN PA	

NO SAVINGS ACTIVITY

2020 TAX INFORMATION:

EVERYTHING CK: INTEREST CREDITED YEAR-TO-DATE 0.01+ INTEREST WITHHELD YEAR-TO-DATE 0.00



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REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	36.00	793.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

NET EFFECT OF WAIVED FEES ON AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT AND RETURNED ITEM FEES WAIVED	.00	99.00
NET TOTAL OVERDRAFT AND RETURNED ITEM FEES	36.00	684.00

ACCOUNT BALANCES MAINTAINED DURING SEPTEMBER  
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$8.91	\$169.86	\$0.00	\$0.00	\$169.86

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR SEPTEMBER

THERE ARE NO CHARGES FOR BANKING CARD USE IN SEPTEMBER

	CHECKING # OF USES	TOTAL CHARGED	SAVINGS # OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	9	.00		
-MASTERCARD PURCHASES (MC)	4	.00		
THE TOTAL CHARGE:	13	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR SEPTEMBER.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH  
EARN CASH! DOLLAR.BANK/REFER

Lois Joyce Evans

Checking, Period Ending 10/26/2020

**RECONCILIATION REPORT**

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

**Summary**

USD

Statement beginning balance	3,654.50
Checks and payments cleared (9)	-1,310.43
Deposits and other credits cleared (0)	0.00
Statement ending balance	<u>2,344.07</u>
Register balance as of 10/26/2020	<u>2,344.07</u>
Cleared transactions after 10/26/2020	0.00
Uncleared transactions after 10/26/2020	-1,592.19
Register balance as of 12/29/2020	751.88

**Details**

Checks and payments cleared (9)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/25/2020	Expense			-175.09
09/28/2020	Expense			-5.13
10/05/2020	Expense			-36.32
10/13/2020	Expense			-326.71
10/13/2020	Expense			-99.19
10/15/2020	Expense			-650.00
10/22/2020	Expense			-5.00
10/26/2020	Expense			-9.99
10/26/2020	Expense			-3.00
<b>Total</b>				<b>-1,310.43</b>

Lois Joyce Evans

EVERYTHING CHECKING (2449), Period Ending 10/16/2020

RECONCILIATION REPORT

Reconciled on: 12/30/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	27.56
Checks and payments cleared (15)	-820.57
Deposits and other credits cleared (2)	1,000.00
Statement ending balance	206.99
Register balance as of 10/16/2020	206.99
Cleared transactions after 10/16/2020	0.00
Uncleared transactions after 10/16/2020	-87.11
Register balance as of 12/30/2020	119.88

Details

Checks and payments cleared (15)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/23/2020	Expense			-151.96
09/24/2020	Expense			-20.01
09/25/2020	Expense			-89.20
09/25/2020	Expense			-63.84
09/29/2020	Expense			-53.98
10/04/2020	Expense			-14.08
10/08/2020	Expense			-129.43
10/08/2020	Expense			-12.16
10/08/2020	Expense			-36.00
10/08/2020	Expense			-10.00
10/12/2020	Expense			-155.82
10/12/2020	Expense			-20.36
10/12/2020	Expense			-27.00
10/15/2020	Expense			-15.89
10/15/2020	Expense			-20.84
Total				-820.57

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/23/2020	Transfer			500.00
10/11/2020	Transfer			500.00
Total				1,000.00



Lois Joyce Evans

EVERYTHING CHECKING (9586), Period Ending 10/21/2020

RECONCILIATION REPORT

Reconciled on: 12/30/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	10,178.20
Checks and payments cleared (41).....	-10,252.46
Deposits and other credits cleared (3).....	8,039.95
Statement ending balance.....	7,965.69
Register balance as of 10/21/2020.....	7,965.69
Cleared transactions after 10/21/2020.....	0.00
Uncleared transactions after 10/21/2020.....	-2,610.43
Register balance as of 12/30/2020.....	5,355.26

Details

Checks and payments cleared (41)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/22/2020	Expense			-74.19
09/23/2020	Expense			-975.00
09/23/2020	Transfer			-500.00
09/24/2020	Expense			-72.59
09/25/2020	Expense			-6.48
09/25/2020	Expense			-8.45
09/26/2020	Expense			-3.73
09/26/2020	Expense			-10.29
09/26/2020	Expense			-22.86
09/27/2020	Expense			-3.73
09/27/2020	Expense			-5.30
09/28/2020	Expense			-48.10
09/28/2020	Expense			-151.00
09/28/2020	Expense			-62.27
09/28/2020	Expense			-64.50
10/02/2020	Expense			-600.00
10/05/2020	Expense			-100.00
10/05/2020	Expense			-16.01
10/05/2020	Expense			-9.99
10/06/2020	Expense			-350.00
10/09/2020	Expense			-80.28
10/09/2020	Expense			-149.50
10/11/2020	Expense			-10.67
10/11/2020	Transfer			-500.00
10/11/2020	Expense			-300.00
10/12/2020	Expense			-5.29
10/12/2020	Expense			-21.82
10/12/2020	Expense			-50.95
10/13/2020	Expense			-92.97
10/13/2020	Expense			-101.75
10/14/2020	Expense			-64.98
10/14/2020	Expense			-0.99
10/15/2020	Transfer			-500.00
10/15/2020	Expense			-5,000.00
10/15/2020	Expense			-57.78
10/18/2020	Expense			-49.32
10/19/2020	Expense			-40.59
10/19/2020	Expense			-10.69
10/19/2020	Expense			-3.20
10/21/2020	Expense			-74.19

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
10/21/2020	Expense			-53.00
Total				-10,252.46

Deposits and other credits cleared (3)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/30/2020	Deposit			3,992.69
10/15/2020	Deposit			4,046.86
10/21/2020	Deposit			0.40
Total				8,039.95

Lois Joyce Evans

EVERYTHING SAVINGS (INGS), Period Ending 10/21/2020

RECONCILIATION REPORT

Reconciled on: 12/30/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	2,505.31
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (2).....	500.48
Statement ending balance.....	3,005.79
Register balance as of 10/21/2020.....	3,005.79
Cleared transactions after 10/21/2020.....	0.00
Uncleared transactions after 10/21/2020.....	0.47
Register balance as of 12/30/2020.....	3,006.26

Details

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
10/15/2020	Transfer			500.00
10/21/2020	Journal	7		0.48
Total				500.48